

Information to identify the case:

Debtor 1	Karen Jackson	Social Security number or ITIN xxx-xx-9538
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter 13 1/6/20
Case number: 20-20047-CMB		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Karen Jackson	
2. All other names used in the last 8 years	aka Karen Jackson-Garner, aka Karen J. Garner, aka Karen Garner-Jackson, aka Karen Garner	
3. Address	1421 Graham Avenue Monessen, PA 15062	
4. Debtor's attorney Name and address	Abagale E. Steidl Steidl & Steinberg 707 Grant Street 28th Floor – Gulf Tower Pittsburgh, PA 15219	Contact phone 412-391-8000 Email: asteidl@steidl-steinberg.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmevf@chapter13trusteewdpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 1/31/20

For more information, see page 2

Debtor Karen Jackson

Case number 20-20047-CMB

7. Meeting of creditors	March 2, 2020 at 09:00 AM	Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		
8. Deadlines	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).	Filing deadline: 5/1/20
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 3/16/20
	Deadline for governmental units to file a proof of claim:	Filing deadline: 7/6/20
Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 3/2/20 at 09:00 AM , Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Karen Jackson
 Debtor

Case No. 20-20047-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: mgut
Form ID: 309IPage 1 of 3
Total Noticed: 45

Date Rcvd: Jan 31, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2020.

db +Karen Jackson, 1421 Graham Avenue, Monessen, PA 15062-1907
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 tr +Ronda J. Winneccour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
 15179621 +Deptartment Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040-8999
 15179620 +Deptartment Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218
 15179630 +Midland Funding, 320 East Big Beaver, Troy, MI 48083-1271
 15179633 +Midland Funding, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007
 15179644 +The Bureaus Inc, 650 Dundee Road, Northbrook, IL 60062-2747
 15179646 +The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: asteidl@steidl-steinberg.com Feb 01 2020 04:05:30 Abagale E. Steidl,
 Steidl & Steinberg, 707 Grant Street, 28th Floor - Gulf Tower, Pittsburgh, PA 15219
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 01 2020 04:06:51 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Feb 01 2020 04:07:06
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 cr +EDI: PHINAMERI.COM Feb 01 2020 08:13:00 Americredit Financial Services, Inc. Dba GM Financ,
 P.O Box 183853, Arlington, TX 76096-3853
 cr +EDI: PRA.COM Feb 01 2020 08:13:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 15187981 EDI: PHINAMERI.COM Feb 01 2020 08:13:00 Americredit Financial Services, Inc.,
 Dba GM Financial, P.O Box 183853, Arlington, TX 76096
 15179605 +EDI: PHINAMERI.COM Feb 01 2020 08:13:00 AmeriCredit/GM Financial, Attn: Bankruptcy,
 Po Box 183853, Arlington, TX 76096-3853
 15179604 +EDI: PHINAMERI.COM Feb 01 2020 08:13:00 AmeriCredit/GM Financial, Po Box 181145,
 Arlington, TX 76096-1145
 15179607 +EDI: TSYS2.COM Feb 01 2020 08:13:00 Barclays Bank Delaware, Attn: Correspondence,
 Po Box 8801, Wilmington, DE 19899-8801
 15179606 +EDI: TSYS2.COM Feb 01 2020 08:13:00 Barclays Bank Delaware, P.o. Box 8803,
 Wilmington, DE 19899-8803
 15179608 +EDI: CAPITALONE.COM Feb 01 2020 08:13:00 Capital One, Po Box 30281,
 Salt Lake City, UT 84130-0281
 15179609 +EDI: CAPITALONE.COM Feb 01 2020 08:13:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 15183425 EDI: CAPITALONE.COM Feb 01 2020 08:13:00 Capital One Bank (USA), N.A.,
 by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
 15179613 +E-mail/Text: bankruptcy@cavps.com Feb 01 2020 04:07:41 Cavalry Portfolio Services,
 Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322
 15179610 +E-mail/Text: bankruptcy@cavps.com Feb 01 2020 04:07:41 Cavalry Portfolio Services,
 500 Summit Lake Drive, Valhalla, NY 10595-2322
 15180786 +E-mail/Text: bankruptcy@cavps.com Feb 01 2020 04:07:41 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 15179618 +EDI: CHASE.COM Feb 01 2020 08:13:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298,
 Wilmington, DE 19850-5298
 15179616 +EDI: CHASE.COM Feb 01 2020 08:13:00 Chase Card Services, Po Box 15369,
 Wilmington, DE 19850-5369
 15190058 E-mail/Text: operationsclerk@easypayfinance.com Feb 01 2020 04:05:38
 Duvera Financial dba EasyPay Finance, c/o EasyPay Finance, PO Box 2549,
 Carlsbad, CA 92018
 15179622 E-mail/Text: operationsclerk@easypayfinance.com Feb 01 2020 04:05:38
 Easy Pay/Duvera Collections, 3220 Executive Ridge, Vista, CA 92081
 15188697 E-mail/Text: operationsclerk@easypayfinance.com Feb 01 2020 04:05:38 EasyPay Finance,
 PO Box 2549, Carlsbad, CA 92018
 15179624 +EDI: AMINFOFP.COM Feb 01 2020 08:13:00 First PREMIER Bank, 3820 N Louise Ave,
 Sioux Falls, SD 57107-0145
 15179625 +EDI: IIC9.COM Feb 01 2020 08:13:00 I.c. System, Inc, Po Box 64378,
 Saint Paul, MN 55164-0378
 15179626 EDI: JEFFERSONCAP.COM Feb 01 2020 08:13:00 Jefferson Capital Systems, LLC, 16 Mcleland Rd,
 Saint Cloud, MN 56303
 15179626 E-mail/Text: JCAP_BNC_Notices@jcrap.com Feb 01 2020 04:07:33 Jefferson Capital Systems, LLC,
 16 Mcleland Rd, Saint Cloud, MN 56303
 15179627 EDI: JEFFERSONCAP.COM Feb 01 2020 08:13:00 Jefferson Capital Systems, LLC, Po Box 1999,
 Saint Cloud, MN 56302
 15179627 E-mail/Text: JCAP_BNC_Notices@jcrap.com Feb 01 2020 04:07:33 Jefferson Capital Systems, LLC,
 Po Box 1999, Saint Cloud, MN 56302
 15179629 E-mail/Text: camanagement@mtb.com Feb 01 2020 04:06:09 M & T Bank, Attn: Bankruptcy,
 Po Box 844, Buffalo, NY 14240

District/off: 0315-2

User: mgut
Form ID: 309I

Page 2 of 3
Total Noticed: 45

Date Rcvd: Jan 31, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

15179628 E-mail/Text: camanagement@mtb.com Feb 01 2020 04:06:09 M & T Bank, Po Box 900,
Millsboro, DE 19966
15179636 EDI: PRA.COM Feb 01 2020 08:13:00 Portfolio Recovery, 120 Corporate Blvd Ste 100,
Norfolk, VA 23502
15179638 EDI: PRA.COM Feb 01 2020 08:13:00 Portfolio Recovery, Attn: Bankruptcy,
120 Corporate Blvd, Norfolk, VA 23502
15179640 +EDI: RMSC.COM Feb 01 2020 08:13:00 Syncb/PPC, Po Box 965005, Orlando, FL 32896-5005
15179641 +EDI: RMSC.COM Feb 01 2020 08:13:00 Syncb/PPC, Attn: Bankruptcy, Po Box 965060,
Orlando, FL 32896-5060
15180457 +EDI: RMSC.COM Feb 01 2020 08:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
15179643 +EDI: RMSC.COM Feb 01 2020 08:13:00 Synchrony Bank/Lowes, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
15179642 +EDI: RMSC.COM Feb 01 2020 08:13:00 Synchrony Bank/Lowes, Po Box 956005,
Orlando, FL 32896-0001
15179648 +E-mail/Text: bankruptcydepartment@tsico.com Feb 01 2020 04:08:05 Transworld Sys Inc/51,
Bob 15273, Wilmington, DE 19850-5273
15179651 +E-mail/Text: bankruptcydepartment@tsico.com Feb 01 2020 04:08:04 Transworld Sys Inc/51,
Attn: Bankruptcy, Po Box 15618, Wilmington, DE 19850-5618

TOTAL: 38

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Lakeview Loan Servicing LLC
15179614* +Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400,
Valhalla, NY 10595-2322
15179615* +Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400,
Valhalla, NY 10595-2322
15179611* +Cavalry Portfolio Services, 500 Summit Lake Drive, Valhalla, NY 10595-2322
15179612* +Cavalry Portfolio Services, 500 Summit Lake Drive, Valhalla, NY 10595-2322
15179619* +Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
15179617* +Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369
15179623* ++EASYPAY FINANCE, PO BOX 2549, CARLSBAD CA 92018-2549
(address filed with court: Easy Pay/Duvera Collections, 3220 Executive Ridge,
Vista, CA 92081)
15179631* +Midland Funding, 320 East Big Beaver, Troy, MI 48083-1271
15179632* +Midland Funding, 320 East Big Beaver, Troy, MI 48083-1271
15179634* +Midland Funding, Attn: Bankruptcy, 350 Camino De La Reine Ste 100,
San Diego, CA 92108-3007
15179635* +Midland Funding, Attn: Bankruptcy, 350 Camino De La Reine Ste 100,
San Diego, CA 92108-3007
15179637* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, 120 Corporate Blvd Ste 100,
Norfolk, VA 23502)
15179639* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd,
Norfolk, VA 23502)
15179647* +The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
15179645* +The Bureaus Inc, 650 Dundee Road, Northbrook, IL 60062-2747
15179649* +Transworld Sys Inc/51, Pob 15273, Wilmington, DE 19850-5273
15179650* +Transworld Sys Inc/51, Pob 15273, Wilmington, DE 19850-5273
15179652* +Transworld Sys Inc/51, Attn: Bankruptcy, Po Box 15618, Wilmington, DE 19850-5618
15179653* +Transworld Sys Inc/51, Attn: Bankruptcy, Po Box 15618, Wilmington, DE 19850-5618

TOTALS: 1, * 19, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 02, 2020

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: mgut
Form ID: 309I

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Total Noticed: 45

Date Rcvd: Jan 31, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 31, 2020 at the address(es) listed below:

Abagale E. Steidl on behalf of Debtor Karen Jackson asteidl@steidl-steinberg.com, julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
James Warmbrodt on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmllawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmeccf@chapter13trusteewdpa.com

TOTAL: 4